

Information to identify the case:		
Debtor 1	Kevin Thomas Kirman	Social Security number or ITIN xxx-xx-6242
	First Name Middle Name Last Name	EIN --
Debtor 2	Stacy Ann Kirman	Social Security number or ITIN xxx-xx-7413
(Spouse, if filing)	First Name Middle Name Last Name	EIN --
United States Bankruptcy Court District of New Jersey		
Case number: 11-27635-MBK		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Kevin Thomas Kirman

Stacy Ann Kirman

11/3/16

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Kevin Thomas Kirman
 Stacy Ann Kirman
 Debtors

Case No. 11-27635-MBK
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 3180W

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 Total Noticed: 38

Date Rcvd: Nov 03, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 05, 2016.

db/jdb +Kevin Thomas Kirman, Stacy Ann Kirman, 255 Harmony Road, Middletown, NJ 07748-1220
 cr +U.S. BANK NATIONAL ASSOCIATION, P. O. Box 9013, Addison, TX 75001-9013
 512066472 Bank Of America, P.O. Box 15026, Wilmington, DE 19886-5026
 512066477 ++CITIBANK, PO BOX 790328, ST LOUIS MO 63179-0328
 (address filed with court: Home Depot Credit Services, PO Box 653000,
 Dallas, TX 75265-3000)
 512066478 ++JERSEY CENTRAL POWER AND LIGHT COMPANY, BUILDING 3, 331 NEWMAN SPRINGS ROAD,
 RED BANK NJ 07701-6771
 (address filed with court: Jersey Central Power & Light, PO Box 3687,
 Akron, OH 44309-3687)
 512066481 +New Jersey Natural Gas, PO Box 1378, Wall, NJ 07719-1378
 512066482 +Powers Kirn, LLC, 728 Marne Highway-Ste 200, Moorestown, NJ 08057-3128
 512066483 Slomin's Inc., PO Box 1886, Hicksville, NY 11802-1886
 512243562 +U.S. Bank Home Mortgage, 4801 Frederica Street, P.O. Box 20005, Owensboro, KY 42304-0005
 512066484 U.S. Bank Home Mortgage, P.O. Box 790415, St. Louis, MO 63179-0415
 515701774 +US Bank, N.A., Powers Kim, LLC, P. O. Box 848, Moorestown, NJ 08057-0848
 512066485 United Teletech Financial FCU, P.O. Box 6335, Fargo, ND 58125-6335
 512390529 +Wells Fargo Bank, N.A., PO BOX 829009, Dallas, TX 75382-9009
 512066488 +Williamsburg Plantation, 3015 N. Ocean Blvd 120, Fort Lauderdale, FL 33308-7344
 512066489 Zwicker & Associates, P.C., 80 Minuteman Road, Andover, MA 01810-1008

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 03 2016 23:35:48 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Nov 03 2016 23:35:44 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 512066471 EDI: AMEREXPR.COM Nov 03 2016 23:13:00 American Express, PO Box 981535,
 El Paso, TX 79998-1535
 512425319 EDI: BECKLEE.COM Nov 03 2016 23:13:00 American Express Bank FSB, c/o Becket and Lee LLP,
 POB 3001, Malvern PA 19355-0701
 512298685 +EDI: OPHSUBSID.COM Nov 03 2016 23:13:00 CANDICA, LLC, C O WEINSTEIN AND RILEY, PS,
 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 512182408 EDI: CAPIO.COM Nov 03 2016 23:13:00 Capiro Partners LLC, Quantum3 Group LLC, PO Box 788,
 Kirkland, WA 98083-0788
 512066473 EDI: CAPITALONE.COM Nov 03 2016 23:13:00 Capital One Bank, P.O. Box 30285,
 Salt Lake City, UT 84130-0285
 512198822 EDI: CHASE.COM Nov 03 2016 23:13:00 Chase Bank USA, N.A., PO Box 15145,
 Wilmington, DE 19850-5145
 512066474 EDI: CHASE.COM Nov 03 2016 23:13:00 Chase Card Services, PO Box 15298,
 Wilmington, DE 19850-5298
 512066475 +EDI: CITICORP.COM Nov 03 2016 23:13:00 Citi Cards, P.O. Box 6500,
 Sioux Falls, SD 57117-6500
 512066476 EDI: DISCOVER.COM Nov 03 2016 23:13:00 Discover, PO Box 15316,
 Wilmington, DE 19850-5316
 512078947 EDI: DISCOVER.COM Nov 03 2016 23:13:00 Discover Bank, DB Servicing Corporation,
 PO Box 3025, New Albany, OH 43054-3025
 512066479 EDI: CBSKOHLS.COM Nov 03 2016 23:13:00 Kohl's, PO Box 3043, Milwaukee, WI 53201-3043
 512066480 +E-mail/Text: csc.bankruptcy@amwater.com Nov 03 2016 23:36:45 New Jersey American Water,
 PO Box 578, Alton, IL 62002-0578
 512713418 EDI: PRA.COM Nov 03 2016 23:13:00 Portfolio Recovery Associates, PO BOX 41067,
 Norfolk VA 23451
 512357492 EDI: PRA.COM Nov 03 2016 23:13:00 Portfolio Recovery Associates, LLC, c/o THD,
 POB 41067, Norfolk VA 23541
 512282940 EDI: RECOVERYCORP.COM Nov 03 2016 23:13:00 Recovery Management Systems Corporation,
 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
 512267182 EDI: USBANKARS.COM Nov 03 2016 23:13:00 ELAN FINANCIAL SERVICES, BANKRUPTCY DEPARTMENT,
 POB 5229, CINCINNATI, OH 45201-5229
 516115117 EDI: USBANKARS.COM Nov 03 2016 23:13:00 U.S. Bank National Association,
 c/o U.S. Bank Home Mortgage, A Division of U.S. Bank NA, 4801 Frederica Street,
 Owensboro, Kentucky 42301
 512066486 +EDI: VERIZONCOMB.COM Nov 03 2016 23:13:00 Verizon, PO Box 12045, Trenton, NJ 08650-2045
 512066487 +EDI: WFFC.COM Nov 03 2016 23:13:00 Wells Fargo Bank, Raymour & Flanagan, PO Box 10475,
 Des Moines, IA 50306-0475
 512104735 +EDI: WFFC.COM Nov 03 2016 23:13:00 Wells Fargo Financial National Bank, 4137 121st Street,
 Urbandale IA 50323-2310
 512295183 EDI: ECAST.COM Nov 03 2016 23:13:00 eCAST Settlement Corporation assignee of Citibank,
 (South Dakota) NA, POB 29262, New York NY 10087-9262

TOTAL: 23

District/off: 0312-3

User: admin
Form ID: 3180W

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Total Noticed: 38

Date Rcvd: Nov 03, 2016

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Wells Fargo Bank, NA
512724608* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, LLC, PO Box 41067,
Norfolk, VA 23541)

TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 05, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 3, 2016 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com
Andrew L. Spivack on behalf of Creditor WELLS FARGO BANK, N.A. nj.bkecf@fedphe.com
Francesca Ann Arcure on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION
nj_ecf_notices@buckleymadole.com
Joseph Casello on behalf of Joint Debtor Stacy Ann Kirman jcasello@cvclaw.net,
jcasello627@gmail.com
Joseph Casello on behalf of Debtor Kevin Thomas Kirman jcasello@cvclaw.net,
jcasello627@gmail.com
Joshua I. Goldman on behalf of Creditor U.S. Bank, N.A. jgoldman@kmlawgroup.com,
bkgroup@kmlawgroup.com
William M. E. Powers, III on behalf of Creditor U.S. Bank Home Mortgage, servicing agent for
U.S. Bank N.A. ecf@powerskirn.com
William M.E. Powers on behalf of Creditor U.S. Bank Home Mortgage, servicing agent for U.S.
Bank N.A. ecf@powerskirn.com
William M.E. Powers, III on behalf of Creditor U.S. Bank Home Mortgage, servicing agent for
U.S. Bank N.A. ecf@powerskirn.com

TOTAL: 11